

Fill in this information to identify the case:

Debtor 1 Homer Sawyer

Debtor 2 Ladonna Lynn Sawyer
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 14-34258

8

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association asCourt claim no. (if known): 2-2

Trustee of American Homeowner Preservation Trust Series 2015A+

Last 4 digits of any number you use to
identify the debtor's account:

3 2 6 4

Date of payment change:

Must be at least 21 days after date
of this notice10/01/2018

New total payment:

\$ 761.31

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 321.26New escrow payment: \$ 219.00

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Homer Sawyer

Debtor 1

First Name Middle Name Last Name

Case number (if known) 14-34258

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Angela Kristen Viale

Signature

Date 09/06/2018

Print: Angela Kristen Viale
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone 800-603-0836

Email bknotices@sns.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: August 16, 2018

LADONNA SAWYER
 270 JOANNA ST
 BROOKVILLE OH 45309

Loan:

Property Address:
 270 JOANNA AVENUE
 BROOKVILLE, OH 45309

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from May 2017 to Sept 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | Current: | Effective Oct 01, 2018: |
|----------------------------|-----------------|--------------------------------|
| Principal & Interest Pmt: | 542.31 | 542.31 |
| Escrow Payment: | 321.26 | 219.00 |
| Other Funds Payment: | 0.00 | 0.00 |
| Assistance Payment (-): | 0.00 | 0.00 |
| Reserve Acct Payment: | 0.00 | 0.00 |
| Total Payment: | \$863.57 | \$761.31 |

| Escrow Balance Calculation | |
|-----------------------------------|--------------|
| Due Date: | Jun 01, 2018 |
| Escrow Balance: | 25.49 |
| Anticipated Pmts to Escrow: | 1,285.04 |
| Anticipated Pmts from Escrow (-): | 0.00 |
| Anticipated Escrow Balance: | \$1,310.53 |

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|----------|----------------------|----------|--------------------------|----------------|-------------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 0.00 | (10,079.32) |
| May 2017 | | 303.46 | | * | | 0.00 | (9,775.86) |
| Jul 2017 | | 632.98 | | * | | 0.00 | (9,142.88) |
| Aug 2017 | | 316.49 | | * | | 0.00 | (8,826.39) |
| Sep 2017 | | 316.49 | | * | | 0.00 | (8,509.90) |
| Oct 2017 | | 316.49 | | * | | 0.00 | (8,193.41) |
| Nov 2017 | | 316.49 | | * | | 0.00 | (7,876.92) |
| Dec 2017 | | 316.49 | | * | | 0.00 | (7,560.43) |
| Dec 2017 | | | | 684.00 | * Homeowners Policy | 0.00 | (8,244.43) |
| Dec 2017 | | | | 878.21 | * County Tax | 0.00 | (9,122.64) |
| Dec 2017 | | | | 100.19 | * County Tax | 0.00 | (9,222.83) |
| Feb 2018 | | 316.49 | | * | | 0.00 | (8,906.34) |
| Mar 2018 | | 316.49 | | * | | 0.00 | (8,589.85) |
| Apr 2018 | | 8,589.85 | | * | * Escrow Only Payment | 0.00 | 0.00 |
| Apr 2018 | | 170.70 | | * | * Escrow Only Payment | 0.00 | 170.70 |
| Apr 2018 | | 642.52 | | * | | 0.00 | 813.22 |
| Apr 2018 | | | | 170.70 | * Escrow Disbursement | 0.00 | 642.52 |
| May 2018 | | 321.26 | | * | | 0.00 | 963.78 |
| May 2018 | | 321.26 | | * | | 0.00 | 1,285.04 |
| Jun 2018 | | 321.26 | | * | | 0.00 | 1,606.30 |
| Jul 2018 | | 321.26 | | * | | 0.00 | 1,927.56 |
| Jul 2018 | | | | 2,013.78 | * County Tax | 0.00 | (86.22) |
| Jul 2018 | | | | 209.55 | * County Tax | 0.00 | (295.77) |
| Aug 2018 | | 321.26 | | * | | 0.00 | 25.49 |
| | | | | | Anticipated Transactions | 0.00 | 25.49 |
| Aug 2018 | | 963.78 | | | | | 989.27 |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 16, 2018

LADONNA SAWYER

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|-------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 1,310.53 | 992.61 |
| Oct 2018 | 219.00 | | | 1,529.53 | 1,211.61 |
| Nov 2018 | 219.00 | 684.00 | Homeowners Policy | 1,064.53 | 746.61 |
| Dec 2018 | 219.00 | | | 1,283.53 | 965.61 |
| Jan 2019 | 219.00 | | | 1,502.53 | 1,184.61 |
| Feb 2019 | 219.00 | 864.68 | County Tax | 856.85 | 538.93 |
| Feb 2019 | | 100.93 | County Tax | 755.92 | 438.00 |
| Mar 2019 | 219.00 | | | 974.92 | 657.00 |
| Apr 2019 | 219.00 | | | 1,193.92 | 876.00 |
| May 2019 | 219.00 | | | 1,412.92 | 1,095.00 |
| Jun 2019 | 219.00 | | | 1,631.92 | 1,314.00 |
| Jul 2019 | 219.00 | 878.21 | County Tax | 972.71 | 654.79 |
| Jul 2019 | | 100.19 | County Tax | 872.52 | 554.60 |
| Aug 2019 | 219.00 | | | 1,091.52 | 773.60 |
| Sep 2019 | 219.00 | | | 1,310.52 | 992.60 |
| | <u>\$2,628.00</u> | <u>\$2,628.01</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$438.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$438.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,310.53. Your starting balance (escrow balance required) according to this analysis should be \$992.61. This means you have a surplus of \$317.92. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$2,628.01. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation**Document**

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| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 219.00 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 0.00 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$219.00</u> |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

Kristin Zilberstein, Esq. (SBN: 200041)
Jennifer Bergh, Esq. (SBN: 305219)
Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
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Authorized Agent for Creditor
U.S. Bank Trust National Association as Trustee of American Homeowner Preservation Trust
Series 2015A+

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO– DAYTON DIVISION

| | | |
|----------------------|---|-------------------------------|
| In Re: |) | CASE NO.: 14-34258 |
| |) | |
| Homer Sawyer and |) | CHAPTER 13 |
| Ladonna Lynn Sawyer, |) | |
| |) | CERTIFICATE OF SERVICE |
| Debtors. |) | |
| |) | |
| |) | |
| |) | |
| |) | |
| |) | |
| |) | |

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would

be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On September 7, 2018 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

| | |
|---|---|
| Debtor Homer Sawyer 270 Joanna Ave Brookville, OH 45309 | Debtor's Counsel Thomas D Berry 4630 Salem Avenue Dayton, OH 45416 |
| Joint Debtor Ladonna Lynn Sawyer 270 Joanna Ave Brookville, OH 45309 | Trustee Jeffrey M Kellner 131 N Ludlow St, Suite 900 Dayton, OH 45402 |
| U.S. Trustee Asst US Trustee (Day) Office of the US Trustee 170 North High Street, Suite 200 Columbus, OH 43215-2417 | |

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on September 7, 2018 at Santa Ana, California

/s/ Lauren Simonton
Lauren Simonton